



Order Filed on November 13, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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ATTORNEY FOR CREDITOR: REGIONAL ACCEPTANCE CORPORATION

**IN THE BANKRUPTCY COURT FOR THE
DISTRICT OF NEW JERSEY (TRENTON)
HONORABLE CHRISTINE M. GRAVELLE**

In re: : Case No. 18-16428-CMG
: :
JERZY LOBROW & :
BEATA LOBROW, :
Debtors, :
: Chapter 13
: :
: Hearing Date: October 17th, 2018
:

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM STAY DATED
SEPTEMBER 17, 2018**

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2012 NISSAN JUKE UTILITY 4D S AWD 1.6L I4 TURBO, VIN# JN8AF5MV8CT126846**

The relief set forth on the following pages hereby ORDERED.

DATED: November 13, 2018

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Debtors: Jerzy Lobrow & Beata Lobrow

Case No.: 18-16428-CGM

Caption of Order: Consent Order Modifying Stay as to Personal Property

1. The 11 U.S.C. §362(a) Stay as to Regional Acceptance Corporation, ("Movant"), with respect to the personal property of Debtor described as a 2012 Nissan Juke Utility 4D S AWDF 1.6L I4 Turbo, VIN# JN8AF5MV8CT126846 , in accordance with the agreement of the Debtor and Movant is hereby modified and shall remain in effect PROVIDED THAT Debtor comply with the following terms and conditions:

The Debtors have made Post-petition arrears payments on September 17th, 2018, on October 6th, 2018 and on October 13th, 2018 totaling the amount of \$1,494.10, which has brought the Debtors current, with \$290.82 in overage to make the November 13, 2018 payment. The Debtors shall then be responsible for timely making all future regular monthly payments to Movant starting with the payment of \$290.82 due on December 15, 2018. Failure to make future monthly payments shall be cause for default under this Consent Order.

2. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.

3. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions in Paragraph 1, *supra*. If Debtors fail to cure the default within ten (10) days from the date of default, Movant may file a Certification of Default on five (5) days' notice to Debtors, counsel for Debtors and the Chapter 13 Trustee for an Order lifting the automatic Stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

Debtors: Jerzy Lobrow & Beata Lobrow

Case No.: 18-16428-CGM

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4. The failure of Movant to file a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

5. In the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.

6. Movant's fees and costs of \$631 are to be paid through the Chapter 13 Plan.

We hereby Consent to the form and entry of the foregoing Order.

Dated: November 5, 2018

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Jerzy Lobrow
 Beata Lobrow
 Debtors

Case No. 18-16428-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Nov 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2018.

db/jdb +Jerzy Lobrow, Beata Lobrow, 4 Paul Place, Old Bridge, NJ 08857-2514

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Bruce C. Truesdale on behalf of Joint Debtor Beata Lobrow brucectruesdalepc@gmail.com,
 bctpcecf@gmail.com;r49787@notify.bestcase.com
 Bruce C. Truesdale on behalf of Debtor Jerzy Lobrow brucectruesdalepc@gmail.com,
 bctpcecf@gmail.com;r49787@notify.bestcase.com
 Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation, administrator
 for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Keri P. Ebeck on behalf of Creditor Regional Acceptance Corporation kebeck@berNSTeinlaw.com,
 jbluemle@berNSTeinlaw.com
 Michael M Khalil on behalf of Joint Debtor Beata Lobrow mkhhalil@atrbklaw.com
 Michael M Khalil on behalf of Debtor Jerzy Lobrow mkhhalil@atrbklaw.com
 Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmllawgroup.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 10